

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. :	10/085,820	Confirmation No. :	2390
Applicant :	David KNOX et al.		
Filed :	February 26, 2002		
TC/A.U. :	3693		
Examiner :	Sara M. Chandler		
Docket No. :	640-A01-004		
Customer No. :	23334		
For :	<i>CREDIT EXTENSION PROCESS USING A PREPAID CARD</i>		

AMENDMENT AND ELECTION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Office Action dated February 2, 2007, the one-month response date to which is March 2, 2007, please enter and consider the following amendment and remarks as follows:

Amendment to Claims begins on page 2
Remarks begin on page 17

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date March 2, 2007.

By:

Michelle L. Wyss

Signature:

[Handwritten Signature]
(Applicant, Assignee, or Representative)